

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Denise Hamilton

Debtor(s)

Case No. 15-38767

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/13/2015.
- 2) The plan was confirmed on 01/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2018.
- 5) The case was converted on 08/24/2018.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,109.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$51,602.58
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$51,602.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,587.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,587.99**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	4,400.00	1,092.00	1,092.00	212.32	0.00
COLLECTION PROFESSIONALS INC	Unsecured	950.00	977.57	977.57	190.08	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	700.00	652.22	652.22	126.82	0.00
CREDIT ACCEPTANCE CORP	Secured	4,664.00	4,664.00	4,664.00	3,482.30	353.06
CREDIT ACCEPTANCE CORP	Unsecured	NA	5.32	5.32	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	5,635.03	5,635.03	1,095.65	0.00
INTERNAL REVENUE SERVICE	Priority	100.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	39,270.00	35,121.43	35,121.43	31,444.83	1,293.50
NCEP LLC	Unsecured	20,550.00	15,411.03	15,411.03	2,996.45	0.00
ST JAMES HOSPITAL	Unsecured	640.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	1,400.00	NA	NA	0.00	0.00
VILLAGE OF LANSING	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF RICHTON PARK	Unsecured	2,250.00	NA	NA	0.00	0.00
VILLAGE OF WORTH	Unsecured	250.00	NA	NA	0.00	0.00
CITY OF BLUE ISLAND	Unsecured	250.00	NA	NA	0.00	0.00
CITY OF HARVEY	Unsecured	150.00	NA	NA	0.00	0.00
DIRECTV/AMERICAN INFOSOURCE	Unsecured	600.00	NA	NA	0.00	0.00
DUPAGE COUNTY CLERK/ALLIANCE	Unsecured	400.00	NA	NA	0.00	0.00
MED 1 SOLUTIONS LLC/NCO FIN SYS	Unsecured	1,200.00	NA	NA	0.00	0.00
VAS MANAGEMENT	Unsecured	18,000.00	19,644.45	19,644.45	3,819.58	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,664.00	\$3,482.30	\$353.06
All Other Secured	\$35,121.43	\$31,444.83	\$1,293.50
TOTAL SECURED:	\$39,785.43	\$34,927.13	\$1,646.56
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,417.62	\$8,440.90	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,587.99</u>	
Disbursements to Creditors	<u>\$45,014.59</u>	
TOTAL DISBURSEMENTS :		<u>\$51,602.58</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/04/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.